

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL SCOTT SKINNER  
ALICIA KAY SKINNER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.:13-10049 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/14/2013 and confirmed on 3/13/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		86,810.17
Less Refunds to Debtor	1,085.40	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>85,724.77</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,475.00	
Trustee Fee	3,347.49	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,822.49</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	67,575.91	0.00	67,575.91
	Acct: 0570				
	M & T BANK	2,382.16	2,382.16	0.00	2,382.16
	Acct: 0570				
					<b>69,958.07</b>

Priority					
	MICHAEL S JAN JANIN ESQ	2,475.00	2,475.00	0.00	0.00
	Acct:				
	MICHAEL SCOTT SKINNER	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL SCOTT SKINNER	371.00	371.00	0.00	0.00
	Acct:				
	MICHAEL SCOTT SKINNER	714.40	714.40	0.00	0.00
	Acct:				
	QUINN BUSECK LEEMHUIS ET AL	0.00	0.00	0.00	0.00
	Acct:				
	M & T BANK	825.00	825.00	0.00	825.00
	Acct: 0570				
	CLERK, U S BANKRUPTCY COURT	16.36	16.36	0.00	16.36
	Acct: XXXXXXXXXXXXXIONS				
					<b>841.36</b>

Unsecured					
	ACL LABS	0.00	0.00	0.00	0.00
	Acct: ?				
	ECMC(*)	3,732.46	1,593.46	0.00	1,593.46
	Acct: 3565				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA/PORTFOLIO RECOVERY ASSOC	3,573.09	1,525.42	0.00	1,525.42
	Acct: 7475				
	PRA/PORTFOLIO RECOVERY ASSOC	1,695.29	723.75	0.00	723.75
	Acct: 4964				
	CAPITAL ONE BANK (USA) NA BY AMERI	746.79	318.82	0.00	318.82

13-10049 TPA

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0004				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 4335				
	CMI - COMMUNITY MEDICINE	181.29	77.40	0.00	77.40
	Acct: 9505				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 6521				
	ERIE FEDERAL CREDIT UNION(*)	3,864.06	1,649.64	0.00	1,649.64
	Acct: 4823				
	ERIE GENERAL ELEC FCU (EGEFCU)**	550.40	234.98	0.00	234.98
	Acct: 2840				
	PREMIER BANKCARD/CHARTER	685.77	292.77	0.00	292.77
	Acct: 9440				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	PREMIER BANKCARD/CHARTER	494.14	210.96	0.00	210.96
	Acct: 3427				
	GE CAPITAL RETAIL BANK++	0.00	0.00	0.00	0.00
	Acct: 3232				
	FERTEL AND BROWN PT++	0.00	0.00	0.00	0.00
	Acct: 1009				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 8251				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 4335				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 1214				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: ?				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 3657				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 6529				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 2946				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 5262				
	RJM ACQUISITIONS LLC*++	38.32	0.00	0.00	0.00
	Acct: 6139				
	PRA/PORTFOLIO RECOVERY ASSOC	5,798.87	2,475.65	0.00	2,475.65
	Acct: 5813				
					9,102.85

TOTAL PAID TO CREDITORS

79,902.28

---

TOTAL	
CLAIMED	841.36
PRIORITY	2,382.16
SECURED	21,360.48

Date: 07/26/2018

---

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL SCOTT SKINNER  
ALICIA KAY SKINNER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:13-10049 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Michael Scott Skinner  
Alicia Kay Skinner  
DebtorsCase No. 13-10049-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson  
Form ID: pdf900Page 1 of 2  
Total Noticed: 38

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Michael Scott Skinner, P.O. Box 10034, Erie, PA 16514-0034  
jdb +Alicia Kay Skinner, 8559 Kirsch Road, Erie, PA 16510-5011  
sp +Catherine Doyle Moody, Frontier Place, 1536 West Sixth Street, Erie, PA 16505  
sp +The Family Law Group, LLC, 1536 West 6th Street, Erie, PA 16505  
13547802 +ACL, P.O. Box 64845, Baltimore, MD 21264-4845  
13547803 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419  
13557330 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183  
13568298 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
13547807 +CCB Credit Services, 5300 S. 6th St., Springfield, IL 62703-5184  
13547809 +CMI Community Medicine, c/o Convergent Healthcare Rec., 124 SW Adams St., Ste. 215,  
Peoria, IL 61602-2321  
13625981 +CMI-Community Medicine, Convergent Healthcare Recoveries, P.O. Box 1289,  
Peoria, IL 61654-1289  
13547808 +Citibank, Attn: Bankruptcy Dept., 701 E. 60th Street North, Sioux Falls, SD 57104-0493  
13547801 Client Services Inc., Saint Charles, MO 63301-3236  
13547810 +Computer Credit Inc., Claim Dept. 072657, 640 W Fourth St. P.O. Box 5238,  
Winston Salem, NC 27113-5238  
13593200 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
13547814 +First Premier, P.O. Box 5524, Sioux Falls, SD 57117-5524  
13547816 +Hertel and Brown PT, 1337 W. 6th St., Erie, PA 16505-2503  
13547817 +Howard Hanna Mortgage Services, 119 Gamma Dr., Pittsburgh, PA 15238-2902  
13593911 +M&T Bank, c/of Margaret Gairo, Esquire, 123 S. Broad Street, Suite 1400,  
Philadelphia, PA 19109-1060  
13547818 +M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063  
13547820 #+Penn Credit Corp., 916 S. 14th St., Harrisburg, PA 17104-3425  
13547821 +Sears CBSD, P.O. Box 6282, Sioux Falls, SD 57117-6282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13547804 +E-mail/Text: notices@burt-law.com Jul 28 2018 02:33:22 Brit J. Suttell, Esquire,  
1060 Andrew Dr., Ste. 170, West Chester, PA 19380-5601  
13547805 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 28 2018 02:39:33 Capital One,  
P.O. Box 30285, Salt Lake City, UT 84130-0285  
13547806 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 28 2018 02:38:14 Capital One Bank,  
P. O. Box 30285, Salt Lake City, UT 84130-0285  
13581465 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 28 2018 02:38:15  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13547811 +E-mail/Text: abovay@creditmanagementcompany.com Jul 28 2018 02:32:46 Credit Management Co.,  
2121 Noblestown Rd., Pittsburgh, PA 15205-3956  
13547812 +E-mail/Text: kthomas@eriefcu.org Jul 28 2018 02:31:38 Erie Federal Credit Union,  
1959 E. 36th St., Erie, PA 16510-2663  
13554873 +E-mail/Text: kthomas@eriefcu.org Jul 28 2018 02:31:38 Erie Federal Credit Union,  
1109 East 38th Street, Erie, PA 16504-1845  
13547813 +E-mail/Text: collections@widgetfinancial.com Jul 28 2018 02:32:11 Erie General Electric,  
Federal Credit Union, 2154 E. Lake Road, Erie, PA 16511-1140  
13547815 +E-mail/PDF: gecsed@recoverycorp.com Jul 28 2018 02:39:26 GE Capital Retail Bank,  
Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076-9106  
13593565 E-mail/Text: camanagement@mtb.com Jul 28 2018 02:31:29 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240  
13547819 +E-mail/Text: egssupportservices@alorica.com Jul 28 2018 02:32:28 NCO Financial Systems,  
4740 Baxter Rd., Virginia Beach, VA 23462-4484  
13643217 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:38:56  
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
13642352 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:38:19  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13567356 +E-mail/Text: csidl@sbcglobal.net Jul 28 2018 02:32:47 Premier Bankcard/Charter, POB 2208,  
Vacaville, CA 95696-8208  
13547822 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jul 28 2018 02:32:09 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
13547823 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 28 2018 02:32:59 UPMC Hamot, 201 State Street,  
Erie, PA 16550-0001

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
cr M&T Bank  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

District/off: 0315-1

User: vson  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Jul 27, 2018

13555525      ##+Rjm Acquisitions Funding Llc,      575 Underhill Blvd, Suite 224,      Syosset, NY 11791-3416  
TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor M&T Bank andygornall@latouflawfirm.com  
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Celine P. DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Kevin T. McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mwc-law.com  
Michael S. Jan Janin on behalf of Joint Debtor Alicia Kay Skinner mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
myers@quinnfirm.com  
Michael S. Jan Janin on behalf of Debtor Michael Scott Skinner mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
myers@quinnfirm.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 13